

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MARY D. INDESSI

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Repondents.

Case No.:12-20252

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 28, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/19/2012 and confirmed on 4/2/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		66,697.62
Less Refunds to Debtor	564.82	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>66,132.80</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,050.00	
Trustee Fee	2,354.51	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,404.51</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CITIBANK NA - TRUSTEE FOR CMLTI ASS Acct: 6589	0.00	33,789.70	0.00	33,789.70
	CITIBANK NA - TRUSTEE FOR CMLTI ASS Acct: 6589	0.00	0.00	0.00	0.00
	CITIBANK NA - TRUSTEE FOR CMLTI ASS Acct: 6589	22,102.76	22,102.76	0.00	22,102.76
					<b>55,892.46</b>

Priority					
	PAUL W MCEL RATH JR ESQ Acct:	0.00	0.00	0.00	0.00
	MARY D. INDESSI Acct:	0.00	0.00	0.00	0.00
	MARY D. INDESSI Acct:	564.82	564.82	0.00	0.00
	MAZZEI AND ASSOCIATES Acct:	0.00	0.00	0.00	0.00
	JASON MAZZEI ESQ Acct:	3,050.00	3,050.00	0.00	0.00
	JASON MAZZEI ESQ Acct:	1,000.00	1,000.00	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct:	0.00	0.00	0.00	0.00
	LEAP AUTO LOANS INC* Acct: 8101	0.00	0.00	0.00	0.00
	CITIBANK NA - TRUSTEE FOR CMLTI ASS Acct: 6589	800.00	800.00	0.00	800.00
					<b>800.00</b>

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 7001	120.75	73.03	0.00	73.03
	MIDLAND FUNDING LLC BY AMERICAN IN Acct: 1120	205.20	124.10	0.00	124.10
	AFNI	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2794				
	LVNV FUNDING LLC, ASSIGNEE	4,693.70	2,838.70	0.00	2,838.70
	Acct: 1855				
	FIDELITY BANK**	0.00	0.00	0.00	0.00
	Acct: XXX8004				
	CBNA	0.00	0.00	0.00	0.00
	Acct: 4036				
	VERIZON	0.00	0.00	0.00	0.00
	Acct: 6200				
	VERIZON	0.00	0.00	0.00	0.00
	Acct: 0223				
					<hr/> 3,035.83

TOTAL PAID TO CREDITORS

59,728.29

TOTAL

CLAIMED 800.00

PRIORITY 22,102.76

SECURED 5,019.65

Date: 03/28/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

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Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MARY D. INDESSI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-20252

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Mary D. Indessi  
 Debtor

Case No. 12-20252-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Mar 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2017.

db +Mary D. Indessi, 1439 Oak Avenue Extension, Turtle Creek, PA 15145-1751  
 cr +Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 cr +Fay Servicing, LLC, Bankruptcy Department, 939 W North Ave. Ste 680,  
 Chicago, IL 60642-1231  
 13816573 +Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, Oklahoma 73134-2500  
 14298254 +Fay Servicing, LLC, Bankruptcy Department, 939 W. North Avenue Suite 680,  
 Chicago, Illinois 60642-1231  
 13378364 +HSBC MORTGAGE SERVICING, INC., POST OFFICE BOX 21188, EAGAN, MINNESOTA 55121-0188  
 13554573 +HSBC Mortgage Services, Inc., Attn: Stephen J. Tich, Executive VP, 2929 Walden Avenue,  
 Depew, NY 14043-2690  
 13554572 +HSBC Mortgage Services, Inc., Attn: Chad Meintel, POB 21188, Eagan, MN 55121-0188  
 13277751 +Hfc, Po Box 3425, Buffalo, NY 14240-3425  
 13277752 +Leap Auto, Po Box 910620, San Diego, CA 92191-0620  
 13277753 +McCabe, Weisberg and Conway, P.C., 123 South Broad Street, Suite 2080,  
 Philadelphia, PA 19109-1031  
 13277754 +Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 13364250 VERIZON ONLINE, PO BOX 3243, BLOOMINGTON, IL 61702-3243  
 13277755 +Verizon Pa, 236 E Town St #170, Columbus, OH 43215-4631  
 13277756 +Verizon Pennsylvania I, 500 Technology Dr, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 30 2017 02:18:16

Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
 Houston, TX 77210-4457  
 13277749 +E-mail/Text: EBNProcessing@afni.com Mar 30 2017 01:48:59 Afni, Inc., Po Box 3427,  
 Bloomington, IL 61702-3427  
 13367585 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Mar 30 2017 01:49:52 Duquesne Light Company,  
 c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13277750 +E-mail/Text: dwattson@fidelitybank.com Mar 30 2017 01:49:27 Fidelity Bank,  
 100 E English St, Wichita, KS 67202-3759  
 13394107 E-mail/PDF: resurgentbknofications@resurgent.com Mar 30 2017 01:57:00  
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13620438 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 30 2017 02:18:17 Midland Funding LLC,  
 by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
 Houston, TX 77210-4457

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr Household Finance Consumer Discount Company  
 cr LSF9 Master Participation Trust  
 13277748 Mary D. Indessi  
 13296811 Mary D. Indessi  
 13296812\* +Afni, Inc., Po Box 3427, Bloomington, IL 61702-3427  
 13296813\* +Fidelity Bank, 100 E English St, Wichita, KS 67202-3759  
 13296814\* +HFC, Po Box 3425, Buffalo, NY 14240-3425  
 13296815\* +Leap Auto, Po Box 910620, San Diego, CA 92191-0620  
 13296816\* +McCabe, Weisberg and Conway, P.C., 123 South Broad Street, Suite 2080,  
 Philadelphia, PA 19109-1031  
 13296817\* +Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 13296818\* +Verizon Pa, 236 E Town St #170, Columbus, OH 43215-4631  
 13296819\* +Verizon Pennsylvania I, 500 Technology Dr, Weldon Spring, MO 63304-2225

TOTALS: 5, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: jhel  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Mar 29, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2017 at the address(es) listed below:

Jerome B. Blank on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com  
Kevin T. McQuail on behalf of Creditor Household Finance Consumer Discount Company  
ecfmail@mwclaw.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Mary D. Indessi ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6